

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
SOUTHERN DIVISION**

**IN RE:
ERIN VARNELL GIBEAULT**

**Case No.: 16-13736 NWW
Chapter 13**

NOTICE OF FINAL CURE PAYMENT

According to Fed. Bankr. Rule 3002.1(f), the Trustee gives notice that the amount required to cure the prepetition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

Part 1: MORTGAGE INFORMATION

Creditor Name: **HOME POINT FINANCIAL CORPORATION**

Court Claim Number: **008** UCI: NA

Last Four of Account Id Number: 0474

Property Address, if available: 2404 BAILEY AVENUE

Part 2: CURE AMOUNT

a. Allowed prepetition arrearage:	\$2204.60
b. Prepetition arrearage paid by the Trustee:	\$2204.60
c. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c) paid by the Trustee:	\$0.00
Total Disbursements by Trustee:	\$36,946.99

Part 3: POST PETITION MORTGAGE PAYMENT

Mortgage is paid thru the Trustee conduit.

Current Monthly Mortgage Payment: \$706.69

Next post-petition payment due: January 2021

To the extent that the Debtor is not current as of the date of this notice, the creditor should file a response indicating same.

YOUR RESPONSE IS REQUIRED BY F.R.B.P Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions. To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this notice sent to debtor(s) and creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: 1/19/2021

Respectfully Submitted:

s/ Kara L. West, Trustee
Kara L. West (TN No. 25744)
Standing Chapter 13 Trustee
P.O. Box 511
Chattanooga, TN 37401
(423) 265-2261

CERTIFICATE OF SERVICE

I hereby certify that on January 19, 2021 a copy of the Notice of Final Cure was served on those listed below as indicated:

Via electronic noticing:

MARK T YOUNG & ASSOCIATES - ECF
US Trustee – ECF
Bankruptcy Court – ECF
– ECF

Via U.S. First Class mail, postage prepaid, to the following entities at the address listed:

Debtor: ERIN VARNELL GIBEAULT, 2404 BAILEY AVENUE, , CHATTANOOGA, TN 37404
Creditor: HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD SUITE 300, , FARMERS BRANCH, TX 75234-
Creditor Noticing Address:

s/ Kara L. West w/permission by DRJ (35)
Chapter 13 Trustee
P.O. Box 511
Chattanooga, TN 37401-0511
(423) 265-2261

Case: 16-13736 ERIN VARNELL GIBEAULT

HOME POINT FINANCIAL CORPORATION
11511 LUNA ROAD SUITE 300

FARMERS BRANCH, TX 75

Acct No: 0474/2404 BAILEY AVE 37404

2404 BAILEY AVENUE CHATTANOOGA, TN-1ST MTG***

Sequence: 24

Modify:

Filed Date: 12/28/2016 12:00:00AM

Hold Code:

Amt Sched: \$88,803.00	Debt: \$34,742.39	Interest Paid: \$0.00
Amt Due: \$706.69	Paid: \$34,742.39	Accrued Int: \$0.00
		Balance Due: \$0.00

name	Type	Date	Check #	Principal	Interest	Total	Reconciled
0080	HOME POINT FINANCIAL CORPORATION						
HOME POINT FINANCIAL CORPORA		12/31/2020	2093617	\$706.69	\$0.00	\$706.69	
HOME POINT FINANCIAL CORPORA		11/30/2020	2089794	\$706.69	\$0.00	\$706.69	12/28/2020
HOME POINT FINANCIAL CORPORA		10/31/2020	2086012	\$706.69	\$0.00	\$706.69	11/27/2020
HOME POINT FINANCIAL CORPORA		09/30/2020	2082173	\$706.69	\$0.00	\$706.69	10/29/2020
HOME POINT FINANCIAL CORPORA		08/31/2020	2078203	\$925.30	\$0.00	\$925.30	09/28/2020
HOME POINT FINANCIAL CORPORA		07/31/2020	2074225	\$488.08	\$0.00	\$488.08	09/01/2020
HOME POINT FINANCIAL CORPORA		06/30/2020	2070231	\$918.63	\$0.00	\$918.63	07/24/2020
HOME POINT FINANCIAL CORPORA		05/31/2020	2066172	\$485.89	\$0.00	\$485.89	06/24/2020
HOME POINT FINANCIAL CORPORA		04/30/2020	2062184	\$909.77	\$0.00	\$909.77	05/29/2020
HOME POINT FINANCIAL CORPORA V		04/14/2020	2058420	(\$485.89)	\$0.00	(\$485.89)	04/14/2020
HOME POINT FINANCIAL CORPORA M		04/14/2020	2059701	\$485.89	\$0.00	\$485.89	04/24/2020
HOME POINT FINANCIAL CORPORA		03/31/2020	2058420	\$485.89	\$0.00	\$485.89	04/14/2020
HOME POINT FINANCIAL CORPORA		02/29/2020	2054293	\$697.83	\$0.00	\$697.83	03/26/2020
HOME POINT FINANCIAL CORPORA		01/31/2020	2050297	\$697.83	\$0.00	\$697.83	02/27/2020
HOME POINT FINANCIAL CORPORA		12/31/2019	2046268	\$697.83	\$0.00	\$697.83	01/29/2020
HOME POINT FINANCIAL CORPORA		11/30/2019	2042247	\$910.78	\$0.00	\$910.78	12/30/2019
HOME POINT FINANCIAL CORPORA		10/31/2019	2038340	\$484.88	\$0.00	\$484.88	12/03/2019
HOME POINT FINANCIAL CORPORA		09/30/2019	2034243	\$697.83	\$0.00	\$697.83	11/05/2019
HOME POINT FINANCIAL CORPORA		08/31/2019	2030207	\$697.83	\$0.00	\$697.83	10/01/2019
HOME POINT FINANCIAL CORPORA		07/31/2019	2026019	\$697.83	\$0.00	\$697.83	08/26/2019
HOME POINT FINANCIAL CORPORA M		07/12/2019	2023040	\$697.83	\$0.00	\$697.83	07/26/2019
HOME POINT FINANCIAL CORPORA V		07/12/2019	2021844	(\$697.83)	\$0.00	(\$697.83)	07/12/2019
HOME POINT FINANCIAL CORPORA		06/30/2019	2021844	\$697.83	\$0.00	\$697.83	07/12/2019
HOME POINT FINANCIAL CORPORA		05/31/2019	2017647	\$697.83	\$0.00	\$697.83	06/28/2019
HOME POINT FINANCIAL CORPORA		04/30/2019	2013264	\$910.78	\$0.00	\$910.78	05/29/2019
HOME POINT FINANCIAL CORPORA		03/31/2019	2008857	\$484.88	\$0.00	\$484.88	04/26/2019
HOME POINT FINANCIAL CORPORA		02/28/2019	2004707	\$697.83	\$0.00	\$697.83	04/18/2019
HOME POINT FINANCIAL CORPORA		01/31/2019	2000574	\$697.83	\$0.00	\$697.83	02/27/2019
HOME POINT FINANCIAL CORPORA		12/31/2018	1996510	\$697.83	\$0.00	\$697.83	01/28/2019
HOME POINT FINANCIAL CORPORA		11/30/2018	1992457	\$910.78	\$0.00	\$910.78	12/27/2018
HOME POINT FINANCIAL CORPORA		10/31/2018	1988428	\$484.88	\$0.00	\$484.88	11/29/2018

Case 1:16-bk-13736-NWW Doc 57 Filed 01/19/21 Entered 01/19/21 08:12:10 Desc							
<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 4 of 6</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u> <u>Reconciled</u>
HOME POINT FINANCIAL CORPORA		09/30/2018		1979994	\$697.83	\$0.00	\$697.83 11/19/2018
HOME POINT FINANCIAL CORPORA		08/31/2018		1975839	\$658.31	\$0.00	\$658.31 09/26/2018
HOME POINT FINANCIAL CORPORA		07/31/2018		1971481	\$658.31	\$0.00	\$658.31 08/27/2018
HOME POINT FINANCIAL CORPORA		06/30/2018		1967161	\$658.31	\$0.00	\$658.31 07/31/2018
HOME POINT FINANCIAL CORPORA		05/31/2018		1962832	\$658.31	\$0.00	\$658.31 07/02/2018
HOME POINT FINANCIAL CORPORA		03/31/2018		1953667	\$658.31	\$0.00	\$658.31 05/09/2018
HOME POINT FINANCIAL CORPORA		02/28/2018		1948947	\$841.94	\$0.00	\$841.94 04/04/2018
HOME POINT FINANCIAL CORPORA		01/31/2018		1944521	\$474.68	\$0.00	\$474.68 03/16/2018
HOME POINT FINANCIAL CORPORA		12/31/2017		1939888	\$658.31	\$0.00	\$658.31 02/07/2018
HOME POINT FINANCIAL CORPORA		11/30/2017		1935391	\$658.31	\$0.00	\$658.31 01/02/2018
HOME POINT FINANCIAL CORPORA		10/31/2017		1930821	\$839.97	\$0.00	\$839.97 12/08/2017
HOME POINT FINANCIAL CORPORA		09/30/2017		1926199	\$476.65	\$0.00	\$476.65 11/03/2017
HOME POINT FINANCIAL CORPORA		08/31/2017		1921507	\$658.31	\$0.00	\$658.31 09/27/2017
HOME POINT FINANCIAL CORPORA		07/31/2017		1916819	\$1,316.62	\$0.00	\$1,316.62 08/24/2017
STONEGATE MORTGAGE CORPORT	V	07/13/2017		1913060	(\$658.31)	\$0.00	(\$658.31) 07/13/2017
STONEGATE MORTGAGE CORPORT		06/30/2017		1913060	\$658.31	\$0.00	\$658.31 07/13/2017
STONEGATE MORTGAGE CORPORT		05/31/2017		1908315	\$776.85	\$0.00	\$776.85 06/30/2017
STONEGATE MORTGAGE CORPORT		04/30/2017		1903356	\$972.60	\$0.00	\$972.60 05/31/2017
STONEGATE MORTGAGE CORPORT		03/31/2017		1898594	\$484.62	\$0.00	\$484.62 05/01/2017
STONEGATE MORTGAGE CORPORT		02/28/2017		1893598	\$1,495.73	\$0.00	\$1,495.73 03/27/2017
STONEGATE MORTGAGE CORPORT	V	02/14/2017		1888978	(\$2,194.99)	\$0.00	(\$2,194.99) 02/14/2017
STONEGATE MORTGAGE CORPORT	M	02/14/2017		1889358	\$2,194.99	\$0.00	\$2,194.99 03/02/2017
STONEGATE MORTGAGE CORPORT		01/31/2017		1888978	\$2,194.99	\$0.00	\$2,194.99 02/14/2017
Sub-totals: \$34,742.39					\$0.00	\$34,742.39	

0081 HOME POINT FINANCIAL CORPORATION

HOME POINT FINANCIAL CORPORA		12/31/2020		2093617	\$341.60	\$0.00	\$341.60
HOME POINT FINANCIAL CORPORA		11/30/2020		2089794	\$39.00	\$0.00	\$39.00 12/28/2020
HOME POINT FINANCIAL CORPORA		10/31/2020		2086012	\$39.00	\$0.00	\$39.00 11/27/2020
HOME POINT FINANCIAL CORPORA		09/30/2020		2082173	\$39.00	\$0.00	\$39.00 10/29/2020
HOME POINT FINANCIAL CORPORA		08/31/2020		2078203	\$69.33	\$0.00	\$69.33 09/28/2020
HOME POINT FINANCIAL CORPORA		07/31/2020		2074225	\$26.93	\$0.00	\$26.93 09/01/2020
HOME POINT FINANCIAL CORPORA		06/30/2020		2070231	\$50.84	\$0.00	\$50.84 07/24/2020
HOME POINT FINANCIAL CORPORA		05/31/2020		2066172	\$27.16	\$0.00	\$27.16 06/24/2020
HOME POINT FINANCIAL CORPORA		04/30/2020		2062184	\$50.85	\$0.00	\$50.85 05/29/2020
HOME POINT FINANCIAL CORPORA	V	04/14/2020		2058420	(\$27.15)	\$0.00	(\$27.15) 04/14/2020
HOME POINT FINANCIAL CORPORA	M	04/14/2020		2059701	\$27.15	\$0.00	\$27.15 04/24/2020
HOME POINT FINANCIAL CORPORA		03/31/2020		2058420	\$27.15	\$0.00	\$27.15 04/14/2020
HOME POINT FINANCIAL CORPORA		02/29/2020		2054293	\$39.00	\$0.00	\$39.00 03/26/2020
HOME POINT FINANCIAL CORPORA		01/31/2020		2050297	\$39.00	\$0.00	\$39.00 02/27/2020
HOME POINT FINANCIAL CORPORA		12/31/2019		2046268	\$39.00	\$0.00	\$39.00 01/29/2020
HOME POINT FINANCIAL CORPORA		11/30/2019		2042247	\$50.90	\$0.00	\$50.90 12/30/2019
HOME POINT FINANCIAL CORPORA		10/31/2019		2038340	\$27.10	\$0.00	\$27.10 12/03/2019

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<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 5 of 6</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u> <u>Reconciled</u>
HOME POINT FINANCIAL CORPORA		09/30/2019		2034243	\$39.00	\$0.00	\$39.00 11/05/2019
HOME POINT FINANCIAL CORPORA		08/31/2019		2030207	\$39.00	\$0.00	\$39.00 10/01/2019
HOME POINT FINANCIAL CORPORA		07/31/2019		2026019	\$39.00	\$0.00	\$39.00 08/26/2019
HOME POINT FINANCIAL CORPORA	V	07/12/2019		2021844	(\$39.00)	\$0.00	(\$39.00) 07/12/2019
HOME POINT FINANCIAL CORPORA	M	07/12/2019		2023040	\$39.00	\$0.00	\$39.00 07/26/2019
HOME POINT FINANCIAL CORPORA		06/30/2019		2021844	\$39.00	\$0.00	\$39.00 07/12/2019
HOME POINT FINANCIAL CORPORA		05/31/2019		2017647	\$39.00	\$0.00	\$39.00 06/28/2019
HOME POINT FINANCIAL CORPORA		04/30/2019		2013264	\$50.90	\$0.00	\$50.90 05/29/2019
HOME POINT FINANCIAL CORPORA		03/31/2019		2008857	\$27.10	\$0.00	\$27.10 04/26/2019
HOME POINT FINANCIAL CORPORA		02/28/2019		2004707	\$39.00	\$0.00	\$39.00 04/18/2019
HOME POINT FINANCIAL CORPORA		01/31/2019		2000574	\$39.00	\$0.00	\$39.00 02/27/2019
HOME POINT FINANCIAL CORPORA		12/31/2018		1996510	\$39.00	\$0.00	\$39.00 01/28/2019
HOME POINT FINANCIAL CORPORA		11/30/2018		1992457	\$50.90	\$0.00	\$50.90 12/27/2018
HOME POINT FINANCIAL CORPORA		10/31/2018		1988428	\$27.10	\$0.00	\$27.10 11/29/2018
HOME POINT FINANCIAL CORPORA		09/30/2018		1979994	\$39.00	\$0.00	\$39.00 11/19/2018
HOME POINT FINANCIAL CORPORA		08/31/2018		1975839	\$39.00	\$0.00	\$39.00 09/26/2018
HOME POINT FINANCIAL CORPORA		07/31/2018		1971481	\$39.00	\$0.00	\$39.00 08/27/2018
HOME POINT FINANCIAL CORPORA		06/30/2018		1967161	\$39.00	\$0.00	\$39.00 07/31/2018
HOME POINT FINANCIAL CORPORA		05/31/2018		1962832	\$39.00	\$0.00	\$39.00 07/02/2018
HOME POINT FINANCIAL CORPORA	V	05/14/2018		1958319	(\$39.00)	\$0.00	(\$39.00) 05/14/2018
HOME POINT FINANCIAL CORPORA	M	05/14/2018		1959629	\$39.00	\$0.00	\$39.00 05/25/2018
HOME POINT FINANCIAL CORPORA		04/30/2018		1958319	\$39.00	\$0.00	\$39.00 05/14/2018
HOME POINT FINANCIAL CORPORA		03/31/2018		1953667	\$39.00	\$0.00	\$39.00 05/09/2018
HOME POINT FINANCIAL CORPORA		02/28/2018		1948947	\$49.88	\$0.00	\$49.88 04/04/2018
HOME POINT FINANCIAL CORPORA		01/31/2018		1944521	\$28.12	\$0.00	\$28.12 03/16/2018
HOME POINT FINANCIAL CORPORA		12/31/2017		1939888	\$39.00	\$0.00	\$39.00 02/07/2018
HOME POINT FINANCIAL CORPORA		11/30/2017		1935391	\$39.00	\$0.00	\$39.00 01/02/2018
HOME POINT FINANCIAL CORPORA		10/31/2017		1930821	\$49.76	\$0.00	\$49.76 12/08/2017
HOME POINT FINANCIAL CORPORA		09/30/2017		1926199	\$28.24	\$0.00	\$28.24 11/03/2017
HOME POINT FINANCIAL CORPORA		08/31/2017		1921507	\$39.00	\$0.00	\$39.00 09/27/2017
HOME POINT FINANCIAL CORPORA		07/31/2017		1916819	\$78.00	\$0.00	\$78.00 08/24/2017
STONEGATE MORTGAGE CORPORT	V	07/13/2017		1913060	(\$39.00)	\$0.00	(\$39.00) 07/13/2017
STONEGATE MORTGAGE CORPORT		06/30/2017		1913060	\$39.00	\$0.00	\$39.00 07/13/2017
STONEGATE MORTGAGE CORPORT		05/31/2017		1908315	\$28.51	\$0.00	\$28.51 06/30/2017
STONEGATE MORTGAGE CORPORT		04/30/2017		1903356	\$34.32	\$0.00	\$34.32 05/31/2017
STONEGATE MORTGAGE CORPORT	A	04/10/2017		0	\$0.00	(\$40.06)	(\$40.06) 01/16/2019
STONEGATE MORTGAGE CORPORT	A	04/10/2017		0	\$40.06	\$0.00	\$40.06 01/16/2019
STONEGATE MORTGAGE CORPORT		03/31/2017		1898594	\$18.24	\$0.00	\$18.24 05/01/2017
STONEGATE MORTGAGE CORPORT		02/28/2017		1893598	\$43.68	\$0.00	\$43.68 03/27/2017
STONEGATE MORTGAGE CORPORT	V	02/14/2017		1888978	(\$41.93)	(\$40.06)	(\$81.99) 02/14/2017
STONEGATE MORTGAGE CORPORT	M	02/14/2017		1889358	\$41.93	\$40.06	\$81.99 03/02/2017
STONEGATE MORTGAGE CORPORT		01/31/2017		1888978	\$41.93	\$40.06	\$81.99 02/14/2017

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 6 of 6</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
Sub-totals:					\$2,204.60	\$0.00	\$2,204.60	
Grand Total:					\$36,946.99	\$0.00		